

News and Information

from the Tennessee Division of Consumer Affairs

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**Weekly Column by David McCollum, Director
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Protecting Your Good Name: Dealing with Identity Theft, Part I

At the Tennessee Division of Consumer Affairs, we invest a great deal of time and effort in consumer education because we believe firmly in the old adage, "an ounce of prevention is worth a pound of cure." Identity theft is an area in which an ounce of prevention may well be worth a ton of cure. For the next few weeks, we'll be addressing the prevention of identity theft and what to do if your identity is stolen.

The first step in stealing someone's identity is to get a Social Security Number (SSN). Those nine digits are the keys to a wealth of information and opportunity for thieves and scam artists. With your name and SSN, an identity thief can obtain car loans and credit cards in your name. Consumer Affairs recently received a complaint from a woman in Alabama whose stolen identity was used to purchase a \$45,000 vehicle. If this happens to you, you will have to go through a long and involved process to repair the damage. (We'll address this process next week.) You wouldn't leave your car keys lying around where strangers could pick them up, and you shouldn't leave your SSN lying around, either.

If you're like most people, though, you probably do. Many of you have your SSN printed on a driver's license or checks. Every time you write a check or hand over your driver's license, you are giving someone the opportunity to record that SSN, then turn it into cash, cars, or credit for themselves and a nightmare for you. Some businesses may refuse to accept a check without an SSN, but there is no law requiring that you provide it. It is your choice whether or not to do business with someone who asks you to put your personal information at risk.

To protect your SSN, you should have it removed from these items, and others as well. College ID's, insurance cards, and anything else frequently handled by strangers. While it may be customary to have your SSN on these forms of identification, it is often unnecessary

and should be avoided whenever possible.